

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

BERNICE KOSOBUCKI

Case No. 18-03354

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/06/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/12/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,095.00
Less amount refunded to debtor	\$6,074.54

**NET RECEIPTS:**

**\$4,020.46**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,535.90
Court Costs	\$0.00
Trustee Expenses & Compensation	\$484.56
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,020.46**

Attorney fees paid and disclosed by debtor:	\$464.10
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL LABORATORIES	Unsecured	20.00	NA	NA	0.00	0.00
ADVANCED ORTHOPEDIC	Unsecured	50.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	NA	2,618.07	2,618.07	0.00	0.00
ALLY FINANCIAL	Secured	17,625.00	16,000.00	16,000.00	0.00	0.00
AMERIMARK	Unsecured	212.40	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	1,702.89	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,290.43	2,290.43	2,290.43	0.00	0.00
CARDUITHIRACUC & VASCULAR SU	Unsecured	92.68	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	20.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	1,975.74	4,123.27	4,123.27	0.00	0.00
COOK COUNTY TREASURER	Secured	171.79	NA	171.79	0.00	0.00
COOK COUNTY TREASURER	Secured	1,975.74	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Unsecured	1,975.74	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Unsecured	171.79	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Unsecured	1,975.74	NA	NA	0.00	0.00
CREDIT SERVICE OF OREGON	Unsecured	75.00	NA	NA	0.00	0.00
DR LEONARDS/CAROL WRIGHT GIFT	Unsecured	185.85	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	14,262.44	17,861.63	17,861.63	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	7,399.56	2,812.03	2,812.03	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	20,650.66	20,650.66	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	2,250.46	2,250.46	2,250.46	0.00	0.00
MANOR CARE HEALTH SERVICES	Unsecured	2,324.04	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	60.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Unsecured	187.00	NA	NA	0.00	0.00
MJK LEGAL GROUP LLC	Unsecured	595.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	355.29	310.38	310.38	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	293.00	293.21	293.21	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	400.00	1,702.89	1,702.89	0.00	0.00
TekCollect	Unsecured	64.00	NA	NA	0.00	0.00
UNIVERSITY OF ILLINOIS HOSP	Unsecured	184.00	NA	NA	0.00	0.00
WILMINGTON TRUST NATIONAL	Secured	193,273.00	112,600.28	196,594.13	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WILMINGTON TRUST NATIONAL	Secured	NA	83,993.85	83,993.85	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$196,594.13	\$0.00	\$0.00
Mortgage Arrearage	\$83,993.85	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,000.00	\$0.00	\$0.00
All Other Secured	\$24,945.72	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$321,533.70</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,861.63	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$17,861.63</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,277.47</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,020.46</u>
Disbursements to Creditors	<u>\$0.00</u>

**TOTAL DISBURSEMENTS :**

**\$4,020.46**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/02/2018

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.